

Fill in this information to identify the case:

Debtor 1 Michael A Stephen

Debtor 2 Kelly M Stephen
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Ohio
(State)

Case number 15-53447

5

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: US Bank Trust National Association, as Trustee of the SCIG Series III Trust

Court claim no. (if known): 5-1

Last 4 digits of any number you use to identify the debtor's account:

0 2 7 7

Date of payment change:

Must be at least 21 days after date of this notice

10/01/2018

New total payment:

Principal, interest, and escrow, if any

\$ 537.56

Part 1: Escrow Account Payment Adjustment**1 Will there be a change in the debtor's escrow account payment?**☒ No☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$

New escrow payment: \$

Part 2: Mortgage Payment Adjustment**2 Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable rate account?**☐ No☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: 10.50 %

New interest rate: 11.00 %

Current principal and interest payment: \$ 440.44

New principal and interest payment: \$ 469.03

Part 3: Other Payment Change**3 Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change:

Current mortgage payment: \$

New mortgage payment: \$

Debtor 1 Michael A. Stephen Case number (if known) 15-53447
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☒ I am the creditor.
☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Katie L. Greene Date 08 / 10 / 2018
Signature

Print: Katie L Greene Title Bankruptcy Asset Manager
First Name Middle Name Last Name

Company SN Servicing Corporation

Address 323 Fifth Street Eureka, CA 95501
Number Street
Eureka CA 95501
City State ZIP Code

Contact phone (800) 603-0836 Email bknotices@snsr.com



(800) 603-0836
Para Español, Ext. 2660, 2643 o 2772
8:00 a.m. - 5:00 p.m. Pacific Time
Main Office NMLS #5985
Branch Office NMLS #9785

KELLY STEPHEN
350 WARREN AVE
BARNESVILLE OH 43713

August 9, 2018

RE: Loan Number:

Subsequent Interest Rate Adjustment Notice

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. SN SERVICING CORPORATION, THEIR EMPLOYEES, AGENTS AND ATTORNEYS ARE ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED BY US WILL BE USED FOR THAT PURPOSE. TO THE EXTENT THAT YOU MAY HAVE RECEIVED A DISCHARGE IN BANKRUPTCY THIS COMMUNICATION SHOULD NOT BE CONSTRUED AS INTENT TO SUBJECT YOU TO PERSONAL LIABILITY FOR THE DISCHARGED DEBT.

Changes to Your Mortgage Interest Rate and Payments on September 1, 2018

Under the terms of your Adjustable-Rate Mortgage (ARM), you had a 6 month period during which your interest rate stayed the same. That period ends on September 1, 2018, so on that date your interest rate and mortgage payment change. After that, your interest rate may change every 6 months for the rest of your loan term.

	Current Rate and Monthly Payment	New Rate and Monthly Payment
Interest Rate	10.50%	11.00%
Total Monthly Payment	\$523.31	\$537.56 (due October 1, 2018)

IMPORTANT: To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this statement is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, Creditor retains rights under its security instrument, including the right to foreclose its lien.

Interest Rate: We calculated your interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin." Under your loan agreement, your index rate is the 1st B.Day-6 Mo WSJ LIBOR and your margin is 8.499%. The 1st B.Day-6 Mo WSJ LIBOR index is published Monthly in The Wall Street Journal. The index rate plus margin will be rounded to the nearest 0.125%.

Rate Limits: Your rate cannot go higher than 16.999%, or lower than 9.999% over the life of the loan. Your rate can increase every 6 months by no more than 1.50%. Your rate can decrease every 6 months by no more than 1.50%.

New Interest Rate and Monthly Payment: The table above shows your new interest rate and new monthly payment. These amounts are based on the 1st B.Day-6 Mo WSJ LIBOR index, your margin, your loan balance of \$43,705.94, and your remaining loan term of 211 months.

Prepayment Penalty: None

Please continue to mail your payments as previously directed. The title and telephone number of a person who will answer any question you may have regarding this notice is:

Name: Katie Greene
Title: Asset Manager
Toll Free Number: (800) 603-0836, ext: 2715

Kristin Zilberstein, Esq. (SBN: 200041)
Jennifer Bergh, Esq. (SBN: 305219)
Michelle R. Ghidotti-Gonsalves, Esq. (SBN 232837)
LAW OFFICES OF MICHELLE GHIDOTTI
1920 Old Tustin Ave.
Santa Ana, CA 92705
Ph: (949) 427-2010
Fax: (949) 427-2732
kzilberstein@ghidottilaw.com

Autohries Agent for Creditor
US Bank Trust National Association, as Trustee of the SCIG Series III Trust

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO – COLUMBUS DIVISION

In Re:)	CASE NO.: 15-53447
)	
Michael A Stephen and Kelly M Stephen,)	CHAPTER 13
)	
Debtors.)	CERTIFICATE OF SERVICE
)	
)	
)	
)	
)	
)	
)	
)	

CERTIFICATE OF SERVICE

I am employed in the County of Orange, State of California. I am over the age of eighteen and not a party to the within action. My business address is: 1920 Old Tustin Avenue, Santa Ana, CA 92705.

I am readily familiar with the business's practice for collection and processing of correspondence for mailing with the United States Postal Service; such correspondence would be deposited with the United States Postal Service the same day of deposit in the ordinary course of business.

On August 16, 2018 I served the following documents described as:

- Notice of Mortgage Payment Change**

on the interested parties in this action by placing a true and correct copy thereof in a sealed envelope addressed as follows:

(Via United States Mail)

Debtor

Michael A Stephen
PO Box 241
Barnesville, OH 43713

Joint Debtor

Kelly M Stephen
350 Warren Avenue
Barnesville, OH 43713

Debtor's Counsel

Kelly Gene Kotur
Davis & Kotur Law Office Co. LPA
407 Howard Street
Bridgeport, OH 43912

Trustee

Faye D. English
Chapter 13 Trustee
10 West Broad Street
Suite 900
Columbus, OH 43215-3449

U.S. Trustee

Asst US Trustee (Col)
Office of the US Trustee
170 North High Street
Suite 200
Columbus, OH 43215

xx (By First Class Mail) At my business address, I placed such envelope for deposit with the United States Postal Service by placing them for collection and mailing on that date following ordinary business practices.

 Via Electronic Mail pursuant to the requirements of the Local Bankruptcy Rules of the Eastern District of California

xx (Federal) I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Executed on August 16, 2018 at Santa Ana, California

/s/ Lauren Simonton
Lauren Simonton